

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Lauren M. Herring
 Debtor

Case No. 19-16298-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Jan 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2020.

db +Lauren M. Herring, 450 Wisteria Avenue, Reading, PA 19606-3474
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Jan 25 2020 08:18:00 LYNN E. FELDMAN, Feldman Law Offices PC,
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 25 2020 03:28:23
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 25 2020 03:28:54 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14401075 EDI: BANKAMER.COM Jan 25 2020 08:18:00 Bank Of America, Po Box 982238,
 El Paso, TX 79998
 14401076 +EDI: CITICORP.COM Jan 25 2020 08:18:00 Citicards Cbna, Po Box 6217,
 Sioux Falls, SD 57117-6217
 14401077 +EDI: DISCOVER.COM Jan 25 2020 08:18:00 Discover Fin Svcs Llc, Pob 15316,
 Wilmington, DE 19850-5316
 14401078 +EDI: CHASE.COM Jan 25 2020 08:18:00 Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
 14401079 +EDI: AGFINANCE.COM Jan 25 2020 08:18:00 Onemain, Po Box 1010, Evansville, IN 47706-1010
 14401080 +E-mail/Text: blegal@phfa.org Jan 25 2020 03:28:43 Pa Housing Finance Age, 2101 N Front St,
 Harrisburg, PA 17110-1086
 14401082 +EDI: PRA.COM Jan 25 2020 08:18:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 100,
 Norfolk, VA 23502-4952

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14401081* +Pa Housing Finance Age, 2101 N Front St, Harrisburg, PA 17110-1086
 14401083* +Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
 14401084* +Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
 14401085* +Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2020 at the address(es) listed below:

BRENNA HOPE MENDELSON on behalf of Debtor Lauren M. Herring tobykmendelson@comcast.net
 LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axosfs.com
 REBECCA ANN SOLARZ on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY
 bkggroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Lauren M. Herring</u>	Social Security number or ITIN	xxx-xx-4534
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-16298-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lauren M. Herring

1/23/20

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.